Applicant: Biondi et al.
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Application No:. 09/893,596

Amendments to the Claims:

Listing of Claims:

Claim 1 (Currently Amended) A method comprising:

receiving at least one selection criterion;

generating a trading proposal, based on the at least one selection criterion, for tax lots of a single security across a plurality of investor accounts;

storing a failure report comprising any tax lots that do not satisfy the at least one selection criterion, wherein the tax lots included in the failure report are prevented from being traded; and

moving a tax lot from the failure report to enable the tax lot to be traded.

Claim 2 (Currently Amended) The method of claim 1, wherein the selection criterion includes (i) identification of the single security, (ii) identification of at least one criterion corresponding to the tax lots, and (iii) identification of at least one criterion corresponding to the plurality of accounts.

Claim 3 (Currently Amended) The method of claim 2, wherein the identified at least one tax lot criterion includes at least one of tax filter rules and gain/loss rules.

Claim 4 (Original) The method of claim 3, wherein the tax filter rules include at least one of a short term rollover criterion and a wash sale criterion.

Claim 5 (Original) The method of claim 3, wherein the gain/loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

Claim 6 (Previously Presented) The method of claim 2, wherein the at least one account criterion includes one of selecting as the plurality of accounts all accounts for which account profiles are

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maintained and selecting the plurality of accounts from the accounts for which account profiles are maintained based on selected account profile information.

Claim 7 (Currently Amended) The method of claim 1, further comprising:
    receiving security price information for the single security;
    receiving tax rate information for each of the plurality of accounts; and
    receiving tax lot information for each of the plurality of accounts;
    wherein the generating of the trading proposal includes computing gain/loss and tax liability information for each of the tax lots, applying the at least one selection criterion to the computed gain/loss and tax liability information, and identifying the computed gain/loss and tax liability information for tax lots that satisfy the at least one selection criterion.

Claim 8 (Currently Amended) The method of claim 7, further comprising:
    outputting at least one of the trading proposal and the failure report, wherein the failure report includes the computed gain/loss and tax liability information for tax lots that do not satisfy the at least one selection criterion.

Claim 9 (Currently Amended) The method of claim 8, further comprising:
    generating reminders to review tax lots identified in the failure report; and
    automatically transmitting the reminders on one or more future dates when the cause of the failure to satisfy the at least one selection criterion is no longer applicable.

Claim 10 (Currently Amended) The method of claim 9, wherein the reminders are generated with respect to failed tax lots that are user selected.

Claim 11 (Canceled)

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Claim 12 (Original) The method of claim 8, wherein at least one of the format and content of the failure report are user selectable.

Claim 13 (Original) The method of claim 7, wherein at least one of the format and content of the trading proposal are user selectable.

Claim 14 (Currently Amended) An article of manufacture comprising:

a computer readable medium; and

computer programming stored on the computer readable medium, wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via an input device, at least one selection criterion;

generate a trading proposal, based on the at least one selection criterion, for tax lots of a single security across a plurality of investor accounts;

store a failure report comprising any tax lots that do not satisfy the at least one selection criterion, wherein the tax lots included in the failure report are prevented from being traded; and

move a tax lot from the failure report to enable the tax lot to be traded.

Claim 15 (Currently Amended) The article of manufacture of claim 14, wherein the at least one selection criterion includes (i) identification of the single security, (ii) identification of at least one criterion corresponding to the tax lots, and (iii) identification of at least one criterion corresponding to the plurality of accounts.

Claim 16 (Currently Amended) The article of manufacture of claim 15, wherein the identified at least one tax lot criterion includes at least one of tax filter rules and gain/loss rules.

Claim 17 (Original) The article of manufacture of claim 16, wherein the tax filter rules include at least one of a short term rollover criterion and a wash sale criterion.

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Claim 18 (Original) The article of manufacture of claim 16, wherein the gain/loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

Claim 19 (Previously Presented) The article of manufacture of claim 15, wherein the at least one account criterion includes one of selecting as the plurality of accounts all accounts for which account profiles are maintained, and selecting the plurality of accounts from the accounts for which account profiles are maintained, based on selected account profile information.

Claim 20 (Currently Amended) The article of manufacture of claim 14, wherein, in order to generate the trading proposal, the computer readable medium is further readable to cause the computer to:

receive security price information for the single security;

receive tax rate information for each of the plurality of investor accounts; and

receive tax lot information for each of the plurality of investor accounts;

wherein the generation of the trading proposal includes computing gain/loss and tax liability information for each of the tax lots, applying the at least one selection criterion to the computed gain/loss and tax liability information, and identifying the computed gain/loss and tax liability information for tax lots that satisfy the at least one selection criterion.

Claim 21 (Currently Amended) The article of manufacture of claim 20, wherein the computer readable medium is further readable to cause the computer to:

output at least one of the trading proposal and the failure report, wherein the failure report includes the computed gain/loss and tax liability information for tax lots that do not satisfy the at least one selection criterion.

Claim 22 (Currently Amended) The article of manufacture of claim 21, wherein the computer readable medium is further readable to cause the computer to:

generate reminders to review tax lots identified in the failure report; and

automatically transmit the reminders on one or more future dates when the cause of the failure to satisfy the at least one selection criterion is no longer applicable.

Claim 23 (Currently Amended) The article of manufacture of claim 22, wherein the reminders are generated with respect to failed tax lots that are user selected.

Claim 24 (Canceled)

Claim 25 (Original) The article of manufacture of claim 21, wherein at least one of the content and format of the failure report are user selectable.

Claim 26 (Original) The article of manufacture of claim 20, wherein at least one of the content and format of the trading proposal are user selectable.

Claim 27 (Currently Amended) A system comprising:

a memory configured to store tax lot information for securities held in multiple investor accounts; and

a processor configured to receive at least one selection criterion from an input device, to generate a securities trading proposal, based on the at least one selection criterion and the stored tax lot information, for tax lots of a single security across a plurality of the multiple investor accounts, to store in the memory a failure report comprising any tax lots that do not satisfy the at least one selection criterion, wherein the tax lots included in the failure report are prevented from being traded, and to move a tax lot from the failure report to enable the tax lot to be traded.

Claim 28 (Currently Amended) The system of claim 27, wherein the received at least one selection criterion includes (i) identification of the single security, (ii) identification of at least one criterion corresponding to the tax lots, and (iii) identification of at least one criterion

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corresponding to the plurality of accounts.

Claim 29 (Currently Amended) The system of claim 28, wherein the identified at least one ~~tax l~~ >t criterion includes at least one of tax filter rules and gain/loss rules.

Claim 30 (Original) The system of claim 29, wherein the tax filter rules include at least one of ε short term rollover criterion and a wash sale criterion.

Claim 31 (Original) The system of claim 29, wherein the gain loss rules include selection criter a based on at least one of cost, gain, loss and tax liability.

Claim 32 (Previously Presented) The system of claim 28, wherein the identified at least one account criterion includes one of selecting as the plurality of accounts all accounts for which account profiles are maintained, and selecting the plurality of accounts from the accounts for which account profiles are maintained, based on selected account profile information.

Claim 33 (Currently Amended) The system of claim 27, wherein the processor is further configured to:

> receive security price information for the single security;
> receive tax rate information for each of the plurality of accounts; and
> retrieve the stored tax lot information for each of the plurality of accounts;
> wherein the generation of the trading proposal includes computing gain/loss and tax

liability information for each of the ~~tax~~ lots, applying the at least one selection criterion to the computed gain/loss and tax liability information, and identifying the computed gain/loss and ta < liability information for ~~tax~~ lots that satisfy the at least one selection criterion.

Claim 34 (Currently Amended) The system of claim 33, wherein the processor is further configured to output to an output device at least one of the trading proposal and the failure repc rt,

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wherein the failure report includes the computed gain/loss and tax liability information for tax lots that do not satisfy the at least one selection criterion.

Claim 35 (Currently Amended) The system of claim 34, wherein the processor is further configured to:

     generate reminders to review tax lots identified in the failure report; and

     automatically transmit the reminders on one or more future dates when the cause of the failure to satisfy the at least one selection criterion is no longer applicable.

Claim 36 (Currently Amended) The system of claim 35, wherein the reminders are generated with respect to failed tax lots that are user selected.

Claim 37 (Canceled)

Claim 38 (Original) The system of claim 34, wherein at least one of the content and format of the failure report are user selectable.

Claim 39 (Original) The system of claim 33, wherein at least one of the content and format of the trading proposal are user selectable.

Claim 40 (Currently Amended) A method comprising:

     receiving at least one selection criterion, including identification of a single security;

     receiving security price information for the single security;

     receiving tax rate information for each of a plurality of accounts;

     receiving tax lot information for tax lots of the single security in each of the plurality of accounts;

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generating a securities trading proposal, based upon the at least one selection criterion,

the security price information, the tax rate information, and the tax lot information, for the tax

lots of the single security across the plurality of accounts;

storing a failure report comprising any tax lots that do not satisfy the at least one selection

criterion, wherein the tax lots included in the failure report are prevented from being traded; and

moving a tax lot from the failure report to enable the tax lot to be traded.

Claim 41 (Currently Amended) The method of Claim 1, wherein the trading proposal is a first

trading proposal, and wherein moving a tax lot includes one of moving the tax lot from the

failure report to one of (i) the first trading proposal and (ii) a second trading proposal generated

at a time subsequent to the first trading proposal.

Claim 42 (Currently Amended) The method of Claim 41, further comprising prior to moving the

tax lot from the failure report to the second trading proposal, transmitting a reminder when a

cause of the failure of the at least one selection criterion is no longer relevant.

Claim 43 (Currently Amended) The article of manufacture of Claim 14, wherein the trading

proposal is a first trading proposal, and wherein the tax lot is moved from the failure report to

one of (i) the first trading proposal and (ii) a second trading proposal generated at a time

subsequent to the first trading proposal.

Claim 44 (Currently Amended) The article of manufacture of Claim 14, wherein prior to moving

the tax lot from the failure report to the second trading proposal, the computer readable medium

is further readable to cause the computer to transmit a reminder when a cause of the failure of the

at least one selection criterion is no longer relevant.

Claim 45 (Currently Amended) The system of Claim 27, wherein the trading proposal is a first

trading proposal, and wherein the processor is further configured to move the tax lot from the

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failure report to one of (i) the first trading proposal and (ii) a second trading proposal generated at a time subsequent to the first trading proposal.

Claim 46 (Currently Amended) The system of Claim 45, wherein the processor is further configured to, prior to moving the tax lot from the failure report to the second trading proposal, transmit a reminder when a cause of the failure of the at least one selection criterion is no longer relevant.

Claim 47 (Currently Amended) The method of Claim 40, wherein the trading proposal is a first trading proposal, and wherein moving a tax lot includes one of moving the tax lot from the failure report to one of (i) the first trading proposal and (ii) a second trading proposal generated at a time subsequent to the first trading proposal.

Claim 48 (Currently Amended) The method of Claim 47, further comprising prior to moving the tax lot from the failure report to the second trading proposal, transmitting a reminder when a cause of the failure of the at least one selection criterion is no longer relevant.